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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of :
Garrison et al. : Expected Art Unit: 2765
Rule 53(b) Continuation of :
Application Serial No. 08/994,047, : Expected Examiner: R. Jeanty
filed December 19, 1997 :
Filed: Concurrently Herewith :
For: AN ELECTRONIC BILL PAYMENT SYSTEM WITH MERCHANT
IDENTIFICATION

10903 U.S. PTO
10/043247
08/41/10

INFORMATION DISCLOSURE STATEMENT

Honorable Assistant
Commissioner
for Patents
Washington, DC 20231

BOARD OF PATENT APPEALS
AND INTERFERENCES

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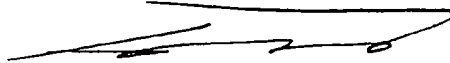
Dear Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form PTO-1449. It is respectfully requested that the references be expressly considered during the prosecution of this application, that the references be made of record therein, and that the references appear among the "References Cited" on any patent to issue therefrom.

I certify that this Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of the first Office Action on the merits. No Certification or fee is required.

Respectfully submitted,

LALOS & KEEGAN



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